

Chapter 4: Time Value of Money

The concept of Time Value of Money:

An amount of money received today is worth more than the same dollar value received a year from now. Why?

Do you prefer a \$100 today or a \$100 one year from now? Why?

- Convenience (liquidity) has value
- Investment loss from opportunity cost
- Inflation may increase and purchasing power decrease

Now,

Do you prefer a \$100 today or \$100 one year from now? Why?

You will ask yourself some questions:

- Can I have any thing better to do with that \$100 than holding it for \$100 next?
- What if I take \$100 now and invest it, would it make more or less than \$100 in one year?

Now,

These questions are important in valuation of cash flows:

- What interest rate (opportunity cost, discount rate, required rate of return) do you want to evaluate the cash flow based on?
- At what time do these cash flows occur and at what time do you want to evaluate them?



Chapter 4 Time Value Of Money Kfupm

**Pamela Peterson Drake, Frank J.
Fabozzi**



Chapter 4 Time Value Of Money Kfupm:

Foundations and Applications of the Time Value of Money Pamela Peterson Drake, Frank J. Fabozzi, 2009-09-08

Comprehensive coverage of the time value of money In this book authors Pamela Peterson Drake and Frank Fabozzi fully expand upon the type of time value of money TVM concepts usually presented as part of overviews given in other general finance books Various TVM concepts and theories are discussed with the authors offering many examples throughout each chapter that serve to reinforce the tools and techniques covered Problems and detailed solutions demonstrated using two different financial calculators as well as Excel are also provided at the end of each chapter while glossary terms are provided in an appendix to familiarize you with basic terms Provides the basic foundations of the time value of money Covers issues ranging from an introduction of financial mathematics to calculating present future values and understanding loan amortization Contains problem solution sets throughout so you can test your knowledge of the topics discussed Understanding the time value of money is essential and this reliable resource will help you gain a firm grasp of its many aspects and its real world applications

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